

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/765,137 Confirmation No.: 7821
Applicant : Lloyd Adams
Filed : 01/18/2001
Title : **Network Based Loan Approval and Document Origination
System**
TC/Art Unit : 3691
Examiner: : Akintola, Olabode
Docket No. : JPM-052
Customer No. : **70813**

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE AFTER FINAL REJECTION

In response to the Final Office Action dated April 11, 2011, please enter the following:

A listing of claims begins on page **2** of this paper.

Remarks begin on page **9** of this paper.